Connecticut Town Clerks Association, Inc.

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2012 Legislative Committee

Testimony Planning & Development Committee March 21, 2012

HB5539 - An Act Concerning Recording Fees

Good morning distinguished members of the Planning & Development Committee. My name is Antoinette C. Spinelli and I am testifying on behalf of the Connecticut Town Clerk's Association. I am the Chair of the CTCA Legislative Committee and the Town Clerk of Waterbury.

We wish to thank the Planning & Development Committee for raising this bill which provides technical changes relating to the recording of assignments as well as clarifying fees for land records. We respectfully propose an amendment to §7-34a to further clarify that every document recorded on the land records be "between the same parties or relating to a single property". This language is particularly important when referring to assignments of mortgage. Although this bill eliminates the outdated marginal notation requirement, it does not clarify that all documents are required to be between the same parties or related to a single property. Exhibit A (attached) shows one recording of an assignment that had 24 unrelated assignments of mortgage. The description field in the land record index is incapable of accepting the 24 volumes and pages referenced in this document. A document such as this makes it more difficult to follow the chain of title. It is our primary goal to make sure that all documents recorded on the land records can be easily searched. Documents such as these only cloud the land records and create a loss of revenue for both the state and the municipality.

To be consistent, we propose amending $\S7-23$ to reflect the same technical change to clarify fees. The proposed amendments to $\S7-34a$ and $\S7-23$ are also attached.

Again, I wish to thank you for raising this bill and for the opportunity to testify. I would be happy to answer any questions you may have at this time.

Respectfully submitted, Antoinette C. Spinelli, Waterbury Town Clerk Chair, CTCA Legislative Committee

CT Town Clerks Association March 21, 2012

Amendment to:

HB 5539, An Act Concerning Recording Fees.

Strike everything after the enacting clause and replace with the following:

Section 1. Subsection (a) of section 7=34a of the general statutes is repealed and the following is substituted in lieu thereof (*Effective October 1, 2012*):

(a) Town clerks shall receive, for recording any document between the same parties or relating to a single property, ten dollars for the first page and five dollars for each subsequent page or fractional part thereof, a page being not more than eight and one-half by fourteen inches. Town clerks shall receive, for recording the information contained in a certificate of registration for the practice of any of the healing arts, five dollars. Town clerks shall receive, for recording documents conforming to, or substantially similar to, section 47-36c, which are clearly entitled "statutory form" in the heading of such documents, as follows: For the first page of a warranty deed, a quitclaim deed, a mortgage deed, or an assignment of mortgage between the same parties or relating to a single property, ten dollars; for each additional page of such documents, five dollars; and for each marginal notation of an assignment of mortgage, subsequent to the first two assignments, one dollar. Town clerks shall receive, for recording any document with respect to which certain data must be submitted by each town clerk to the Secretary of the Office of Policy and Management in accordance with section 10-261b, two dollars in addition to the regular recording fee. Any person who offers any written document for recording in the office of any town clerk, which document fails to have legibly typed, printed or stamped directly beneath the signatures the names of the persons who executed such document, the names of any witnesses thereto and the name of the officer before whom the same was acknowledged, shall pay one dollar in addition to the regular recording fee. Town clerks shall receive, for recording any deed, except a mortgage deed, conveying title to real estate, which deed does not contain the current mailing address of the grantee, five dollars in addition to the regular recording fee. Town clerks shall receive, for filing any document, five dollars; for receiving and keeping a survey or map, legally filed in the town clerk's office, five dollars; and for indexing such survey or map, in accordance with section 7-32, five dollars, except with respect to indexing any such survey or map pertaining to a subdivision of land as defined in section 8-18, in which event town clerks shall receive fifteen dollars for each such indexing. Town clerks shall receive, for a copy of any document requested in any format, either recorded or filed in their offices, one dollar for each page or fractional part thereof, as the case may be; for certifying any copy of the same, two dollars; for making a copy of any survey or map, the actual cost thereof; and for certifying such copy of a survey or map, two dollars. Town clerks shall receive, for recording the commission and oath of a notary public, ten dollars; and for certifying under seal to the official character of a notary, two dollars.

Section 2. Section 7-23 of the general statutes is repealed and the following is substituted in lieu thereof (*Effective October 1, 2012*):

Town clerks shall keep the records of their respective towns and truly enter therein, either by transcribing or by photographic, micrographic, electronic imaging or any other process approved by the Public Records Administrator, all votes of the town and give true copies of the same and of all deeds and other instruments by them recorded.; Fees for copies in any format shall be subject to the same fees as prescribed for copies in paper format and all attested copies of deeds, with a certificate of the town clerk or assistant town clerk that they have been recorded, shall be conclusive evidence of that fact. No copy of record certified by the town clerk or assistant town clerk of any town shall be deemed valid in law unless the seal of such town is affixed thereto; and the town clerk of each town or his legally qualified assistant shall affix the seal of such town to all certified copies of record, and no fee shall be allowed for affixing the same.

Exhibit H

ASSIGNMENT OF MORTGAGE

Mortgage Markets CUSO, ELC. A Connecticut corporation with its principal place of business at 616 Burnside Avenue, East Hartford, CT 06108, holder of a mortgage from:

Mortgagor(s):
Lind a B isaillon
Mary Goldberg
Eileen Coughlin
Thomas Morkys
Jenifer Pella
Kenneth Kerski
Martin Misset
Catherine Gannon
lan Murphy
Janice Finke
Joseph Jakubczyk
George McDuff
Karen Fiore
Melissa Gugliotti
Rosemary Monaghan
John Fontaine
Kristen Tullgren
Mark Saukas
Richard Mosman
Cynthia Adamski
Luis Rodriguez
Denise Feliciano
Crystal Petteway
Charles Henson
To Mortgage Markets CUSO, LLC.
Date 10/5/2004 and recorded with the 12 Revere Street Registry of Deeds at Book 5133 Page 341 for
consideration paid, assign said mortgage and the note and claim secured thereby to
Date 3/30/2005 and recorded with the 95 Westridge Drive Registry of Deeds at Book 5308 Page 258 for consideration paid, assign said mortgage and the note and claim secured thereby to
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Date 4/11/2005 and recorded with the 81 Revere Street Registry of Deeds at Book 5321, Page 160 for
consideration paid, assign said mortgage and the note and claim secured thereby to
Date7/11/2005 and recorded with the1159 Highland Avenue #27ARegistry of Deeds at Book5425, Page _181,
for consideration paid, assign said mortgage and the note and claim secured thereby to
Date 8/22/2005 and recorded with the 925 Oronoke Road Unit 22C Registry of Deeds at Book 5474
Page 182, for consideration paid, assign said mortgage and the note and claim secured thereby to
Date 10/19/2005 and recorded with the 68 Edson Avenue Registry of Deeds at Book 5544 Page 1 for
consideration paid, assign said mortgage and the note and claim secured thereby to
Date 3/24/2006 and recorded with the 46 Alberta Street Registry of Deeds at Book 5710 Page 83 for
consideration paid, assign said mortgage and the note and claim secured thereby to

Date <u>2/7/2007</u> and recorded with the <u>84 Laval Street</u> Registry of Deeds at Book <u>6039</u> Page <u>86</u> for consideration paid, assign said mortgage and the note and claim secured thereby to Date 8/6/2007 and recorded with the 15 Sunnybrook Bend Registry of Deeds at Book 6193 , Page 212 , for consideration paid, assign said mortgage and the note and claim secured thereby to Date <u>1/3/2008</u> and recorded with the <u>138 Boyden Street</u> Registry of Deeds at Book <u>6292</u>, Page <u>17</u>, for consideration paid, assign said mortgage and the note and claim secured thereby to Date 3/24/2008 and recorded with the 62 Edin Avenue Registry of Deeds at Book 6334, Page 55, for consideration paid, assign said mortgage and the note and claim secured thereby to Date 4/28/2008 and recorded with the 49 Robincrest Drive Registry of Deeds at Book 6355 Page 98 for consideration paid, assign said mortgage and the note and claim secured thereby to Date <u>2/5/2009</u> and recorded with the <u>150 Stonefield Drive Unit 3</u> Registry of Deeds at Book <u>6485</u> Page <u>137</u> for consideration paid, assign said mortgage and the note and claim secured thereby to _and recorded with the <u>239 Newridge Avenue</u> Registry of Deeds at Book <u>6496</u>, Page <u>13</u> Date __3/3/2009 for consideration paid, assign said mortgage and the note and claim secured thereby to Date 3/12/2009 and recorded with the 16 Rockhurst Drive Registry of Deeds at Book 6499 Page 318 for consideration paid, assign said mortgage and the note and claim secured thereby to Date 3/30/2009 and recorded with the 585 Park Road Unit 11-11 Registry of Deeds at Book 6506 Page 260 for consideration paid, assign said mortgage and the note and claim secured thereby to Date 4/14/2009 and recorded with the 925 Oronoke Road Unit 18B Registry of Deeds at Book 6513 Page 267 for consideration paid, assign said mortgage and the note and claim secured thereby to Date <u>4/21/2009</u> and recorded with the <u>46 Kenmore Avenue</u> Registry of Deeds at Book <u>6516</u> Page <u>108</u> for consideration paid, assign said mortgage and the note and claim secured thereby to Date 4/29/2009 and recorded with the 3227 East Main Street Unit 2B Registry of Deeds at Book 6519 Page 208 for consideration paid, assign said mortgage and the note and claim secured thereby to Date 6/1/2009 and recorded with the 925 Oronoke Road Unit 24H Registry of Deeds at Book 6533 , Page 13 , for consideration paid, assign said mortgage and the note and claim secured thereby to Date 10/27/2009 and recorded with the 805 Cooke Street Registry of Deeds at Book 6598, Page 108, for consideration paid, assign said mortgage and the note and claim secured thereby to Date 11/10/2009 and recorded with the 45 Alberta Street Registry of Deeds at Book 6605, Page 1, for consideration paid, assign said mortgage and the note and claim secured thereby to Date 11/30/2009 and recorded with the 166 Garden Circle Registry of Deeds at Book 6613, Page 63, for consideration paid, assign said mortgage and the note and claim secured thereby to Date 3/24/2010 and recorded with the 317 Anna Avenue Registry of Deeds at Book 6657 Page 294 for consideration paid, assign said mortgage and the note and claim secured thereby to

> First New England Federal Credit Union 616 Burnside Avenue East Hartford, CT 06108

IN WITNESS WHEREOF, the said Mortgage Markets CUSO, LLC. has caused its corporate seal to be hereto affixed and those presents to be signed, in its name and behalf by Victor H. Petroni, this **SIGN**.

Mortgage Markets CUSO, LLC.

Victor H. Petroni

The State of Connecticut East Hartford, SS

At East Hartford, in said county on 8/16/2011 before me personally appeared Victor H. Petroni, President of Mortgage Markets CUSO, LLC, and affixed his signature to the within and acknowledged it to be the free act and deed of Mortgage Markets CUSO, LLC.

ANTONIA RIVERA

NOTARY PUBLIC
MY COMMISSION EXPIRES 4/30/2015

RE:

12 Revere Street, Waterbury, CT

95 Westridge Drive, Waterbury, CT

81 Revere Street, Waterbury, CT

1159 Highland Avenue #27A, Waterbury, CT

925 Oronoke Road Unit 22C, Waterbury, CT

68 Edson Avenue, Waterbury, CT

46 Alberta Street, Waterbury, CT

84 Laval Street, Waterbury, CT

15 Sunnybrook Bend, Waterbury, CT

138 Boyden Street, Waterbury, CT

62 Edin Avenue, Waterbury, CT

49 Robincrest Drive, Waterbury, CT

150 Stonefield Drive Unit 3, Waterbury, CT

239 Newridge Avenue, Waterbury, CT

16 Rockhurst Drive, Waterbury, CT

585 Park Road Unit 11-11, Waterbury, CT

925 Oronoke Road Unit 18B, Waterbury, CT

46 Kenmore Avenue, Waterbury, CT

3227 East Main Street Unit 2B, Waterbury, CT

925 Oronoke Road Unit 24H, Waterbury, CT

805 Cooke Street, Waterbury, CT

45 Alberta Street, Waterbury, CT

166 Garden Circle, Waterbury, CT

317 Anna Avenue, Waterbury, CT

Exhibit A

Multiple Assignments

Recorded in Waterbury

24 Unrelated Assignments on One Document

Recording Fee Charged State's Portion City's Portion

\$90 (4 page document/24 names) **\$38 \$52**

If Recorded As Separate Documents

Recording Fee State's Portion City's Portion \$1,272 (one page document) \$912 \$360

Result: Increased Revenue \$874 \$308